



FEMA

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DISASTER NEWS

COMMON MISUNDERSTANDINGS MAY CAUSE SOME VICTIMS TO MISS DISASTER ASSISTANCE

INDIANAPOLIS – In the first few weeks following a disaster, residents may be misled by half-truths and rumors about how to get help and the various assistance programs that are available. When residents suffer losses, the last thing they need is misinformation.

According to disaster recovery officials from the Federal Emergency Management Agency (FEMA) and the Indiana Department of Homeland Security (IDHS), there are two easy ways to begin the application process. Applicants may call FEMA's toll-free number, **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585** (for the speech or hearing impaired), available from 8 a.m. to 6 p.m., (local time) seven days a week until further notice. Multilingual operators are available to answer calls. Residents with Internet access can register on the agency's Web site at www.fema.gov, where valuable recovery information also is available.

Answers to some common questions about disaster assistance:

I have insurance. Is there other help available to me?

Yes. Insurance is your main source for money to put your life back in order after a disaster, but there are many things that insurance does not cover. This is where federal disaster programs may be able to help. You may find that you are "underinsured" and disaster assistance can help make up the difference.

Do I have to wait for my insurance adjuster before I apply for disaster assistance?

No. You do not have to wait for an agent or adjuster's inspection before applying for assistance or beginning repairs needed to make your house safe, sanitary and functional; however, if you have insurance, you should find out what your policy covers. Be sure to keep papers and receipts for any repair work. If you still have unmet disaster-related needs, call FEMA to apply. Initially, you may not be eligible for assistance until you are able to provide additional insurance settlement information. This is a necessary step to avoid a duplication of benefits.

I already repaired my home. Is it too late to apply?

No. You could qualify for reimbursement of expenses **not** covered by your insurance.

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I got help from the American Red Cross; can I still apply to FEMA if I need assistance?

Yes. FEMA coordinates a number of programs to help disaster victims. These programs are different from the emergency food, clothing and shelter initially provided by the American Red Cross, Salvation Army and other voluntary agencies. Registration with the Red Cross or other voluntary agencies is not the same as applying with FEMA. For federal and state disaster assistance, you must apply by calling the special toll-free application number at **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585**.

Do I need to make an appointment at the Disaster Recovery Center (DRC) to apply for assistance?

No. There are two ways to apply for assistance. You may call FEMA's toll-free number at **1-800-621- FEMA (3362)** or TTY 1-800-462-7585 for the speech or hearing impaired from 8 a.m. to 6 p.m. seven days a week. Individuals with Internet can apply on the agency's Web site at www.fema.gov. Disaster Recovery Centers are designed to provide additional information or assistance. No appointment is necessary, and you may visit any DRC even if it is not located in your town or county. U.S. Small Business Administration (SBA) officials are available to assist with low-interest disaster loan applications for homeowners and renters, as well as businesses of all sizes; representatives from the Internal Revenue Service are on hand to provide information on taxes and disaster loss; and information is available about ways to reduce damages in future weather events.

Are only low income residences qualified for disaster assistance?

No. Federal and state disaster assistance programs may be available to those who suffered damage, regardless of income. The programs are not "welfare." The kinds of help provided depend on the applicant's circumstances and unmet disaster-related needs.

Do I have to be turned down by my bank before I can apply for a disaster loan?

No. The SBA, which handles low-interest disaster loans, has its own criteria for determining each loan applicant's eligibility. The SBA will decide whether or not you are able to repay a loan. If you are not qualified for a loan, you may be eligible for other assistance. FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must complete and return them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

Can I apply for a loan from the SBA even if I'm not a business owner?

Yes. Renters and homeowners may be eligible for low-interest disaster loans for home or personal property losses, based on the type and extent of "uninsured" or "underinsured" disaster-related losses. Don't let the name fool you. In a presidential declaration, SBA is the primary source of long-term financial assistance. The SBA offers disaster loans up to \$200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to \$40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies, and inventory. For information on SBA low-interest loans, residents and business owners in the eligible counties should call **1-800-659-2955** or **TTY 1-800-877-8339** for the speech or hearing impaired.

I don't really want a loan; do I still need to fill out the SBA application when I receive it?

Yes. If you do not qualify for a loan, you may be considered for other forms of assistance. You may qualify for the "Other Needs Assistance" program that is designed to help meet serious, disaster-related needs. However, you must complete and return the SBA loan application. If the loan application is not returned, you may not be considered for some forms of disaster assistance.

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I rent an apartment. Can I get help to replace my damaged property?

Yes. A renter also may qualify for an SBA low-interest disaster loan or a grant from other sources to replace personal property. One type of grant may cover temporary housing needs if a renter has to move to another dwelling. Another type of grant may be available to eligible individuals or families with serious disaster-related needs and expenses not covered by insurance or other disaster-assistance programs.

I'm self-employed and out of work; do I qualify for disaster unemployment benefits?

Yes. Disaster Unemployment Assistance, funded by FEMA and administered by the Indiana Department of Workforce Development (IDWD), provides benefits for workers who would not normally qualify for unemployment compensation, including farmers, farm workers and those who are self-employed. Anyone interested in filing for disaster unemployment assistance should visit the nearest employment services office. The deadline to apply is November 10.

If I am an undocumented immigrant, am I eligible for any assistance?

Yes, you may be eligible under many different programs run by state and local agencies and voluntary agencies for various types of cash assistance. You may be eligible for Crisis Counseling or Disaster Legal Services, and other short-term, non-cash, emergency aid.

But, you will not be eligible for Disaster Unemployment Assistance. And, you will not be personally eligible for FEMA cash assistance programs (Individuals and Households Program Assistance). **You may, however, apply on behalf of your U.S. citizen child, or another adult household member may qualify the household for assistance.**

Even if you or your family does not qualify for FEMA cash assistance (Individuals and Households Program Assistance), please call FEMA at **1-800-621-3362** or **TTY 1-800-462-7585** (for hearing/speech-impaired) for information and to be referred to other programs that can assist you regardless of your immigration status.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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